

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa Marie Caldwell  
Debtor

Case No. 21-00735-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Apr 28, 2021

User: AutoDocke  
Form ID: ntnew341

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2021:**

Recip ID	Recipient Name and Address
db	Melissa Marie Caldwell, 569 Green Valley Road, York, PA 17403
5401068	+ KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5401060	+ LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5401069	+ MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5401062	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5401071	+ PENN WASTE, INC., P.O. BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5401061	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5401072	+ SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-5007
5401073	+ SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450
5401074	+ SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5401075	+ U.S. DEPARTMENT OF EDUCATION, ECMC/ATTN: BANKRUPTCY, PO BOX 16408, SAINT PAUL, MN 55116-0408

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Apr 28 2021 18:46:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5401066	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 19:03:42	CAPITAL ONE, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
5401065	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 19:04:54	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5401067	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 28 2021 19:04:19	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5401063	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2021 18:46:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5404218	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2021 18:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5401070	+ Email/Text: blegal@phfa.org	Apr 28 2021 18:46:00	PA HOUSING FINANCE AGE, 2101 N. FRONT STREET, HARRISBURG, PA 17110-1086
5401064	Email/Text: kcm@yatb.com	Apr 28 2021 18:46:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID      Bypass Reason    Name and Address

District/off: 0314-1  
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5401059 \* MELISSA MARIE CALDWELL, 569 GREEN VALLEY ROAD, YORK, PA 17403

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeef@pamd13trustee.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Melissa Marie Caldwell,

Chapter 13

**Debtor 1**

Case No. 1:21-bk-00735-HWV

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference, further details will be provided to you	Date: June 10, 2021
	Time: 10:00 AM

**Address of the Bankruptcy Clerk's Office:**  
Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 28, 2021

ntnew341 (04/18)